



# Dates to Remember

You must submit your retirement application to PERF **no later than 90 days** before your retirement date to ensure a smooth transition between your last paycheck and your first benefit payment.

If retiring on:	Apply on:
Feb. 1, 2010	Nov. 1, 2009
March 1, 2010	Dec. 1, 2009
April 1, 2010	Jan. 1, 2010
May 1, 2010	Feb. 1, 2010
June 1, 2010	March 1, 2010
July 1, 2010	April 1, 2010
Aug. 1, 2010	May 1, 2010
Sept. 1, 2010	June 1, 2010

For  
more  
Dates to  
Remember,  
visit  
[www.perf.in.gov](http://www.perf.in.gov).

Detach this card and mail  
to:

**PERF**  
Retirement Services  
143 West Market Street  
Indianapolis, IN 46204



Relax and enjoy  
the season.

Fall 2009

Relieve your  
retirement concerns  
by attending a workshop.

Read inside for information on our  
Pre-Retirement Workshops.

Register today to start  
planning your future.



Your goals ... our commitment.

## Your PERF benefit has two parts

You've chosen a career in public service. Did you know that commitment could provide you with a guaranteed monthly income ... **for life?** When you earned 10 years of PERF creditable service, you qualified for a lifetime monthly pension payment.

### Full Benefits (unreduced):

- Age 65 with 10 years of service
- Age 60 with 15 years of service
- "Rule of 85" – age + years of service = at least 85 (minimum retirement age of 55)

### Early Retirement Benefits (reduced):

- Between the ages of 50-59 with 15 years of service

### Collect Retirement Benefits While Continuing to Work:

- Age 70 with 20 years of service

A steady monthly income makes retirement budgeting so much easier!

**Attend a pre-retirement workshop to learn more about your two-part retirement benefit.**

# Fall 2009

## Attend a PERF Pre-Retirement Workshop

**A**re you within 18 months of retirement? If so, sign up today for a PERF pre-retirement workshop to receive:

- Information to help you budget for retirement
- A personalized benefit estimate
- Explanation of retirement options
- Step-by-step instructions for completing a retirement application

- Information about working after retirement
- Answers to your retirement questions

In addition to attending a pre-retirement workshop, consider one-on-one counseling with one of our retirement services consultants. He or she would be happy to meet with you and answer all your retirement questions. Call (888) 526-1687 for more information.

Register  
online today at  
[www.perf.in.gov](http://www.perf.in.gov) and  
click "Retirement Education."

## Pre-Retirement Workshop Response Form

Name: \_\_\_\_\_

DOB: \_\_\_\_\_ Last Four Digits of SSN: \_\_\_\_\_

Address: \_\_\_\_\_

City, State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work: \_\_\_\_\_

Date You Plan to Retire (for estimate purposes only): \_\_\_\_/\_\_\_\_/\_\_\_\_

Beneficiary's Age at Your Retirement \_\_\_\_\_ Spouse?: YES ☐ NO ☐

Bringing a guest?: YES ☐ NO ☐

**Seating is limited! Register today in one of the following ways:**

- 1) Online at [www.perf.in.gov](http://www.perf.in.gov), click "Retirement Education."
- 2) By phone, toll-free at (888) 526-1687.
- 3) Or mail this form to the address on the back of this card at least two weeks prior to the workshop date. ***If within two weeks of the date, please register by phone.***

### Choose a workshop date from the list below:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Anderson<br>12/2/09                    | <input type="checkbox"/> Indianapolis<br>11/5/09 | <input type="checkbox"/> Mishawaka<br>1/13/10    |
| <input type="checkbox"/> Bloomington<br>11/18/09                | <input type="checkbox"/> Indianapolis<br>1/14/10 | <input type="checkbox"/> New Albany<br>1/12/10   |
| <input type="checkbox"/> Crawfordsville<br>11/16/09 (a.m. only) | <input type="checkbox"/> Jasper<br>11/4/09       | <input type="checkbox"/> Peru<br>12/9/09         |
| <input type="checkbox"/> Danville<br>12/10/09                   | <input type="checkbox"/> Lafayette<br>1/26/10    | <input type="checkbox"/> Richmond<br>1/20/10     |
| <input type="checkbox"/> Evansville<br>12/3/09                  | <input type="checkbox"/> Lawrenceburg<br>1/7/10  | <input type="checkbox"/> Terre Haute<br>11/19/09 |
| <input type="checkbox"/> Fort Wayne<br>11/10/09                 | <input type="checkbox"/> Madison<br>11/13/09     | <input type="checkbox"/> Westville<br>11/19/09   |
| <input type="checkbox"/> Fort Wayne<br>1/21/10                  | <input type="checkbox"/> Marion<br>1/28/10       |  |
| <input type="checkbox"/> Goshen<br>11/17/09                     | <input type="checkbox"/> Merrillville<br>1/5/10  |  |

### Now choose a session time:

9:30 a.m. - 12 p.m. ☐ 2 p.m. - 4:30 p.m. ☐